



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [EAST WEST BANCORP, INC.](#)

City/State [PASADENA, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [60,959,110](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[EAST WEST BANCORP, INC.](#)
[135 NORTH LOS ROBLES AVENUE, 7TH FLOOR](#)
[PASADENA, CA 91101](#)

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	58,248,751			47,696,990			48,874,211			42,486,841			38,626,635		
Net income (\$000)	655,185			403,713			567,797			674,035			703,701		
Number of BHCs in peer group	132			130			128			125			118		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.58	2.65	40	2.89	2.80	51	2.82	2.77	47	3.46	3.01	69	3.59	3.08	79
+ Non-interest income	0.49	1.09	20	0.41	1.21	16	0.44	1.21	17	0.47	1.32	13	0.54	1.31	16
- Overhead expense	1.34	2.21	6	1.51	2.59	7	1.48	2.57	6	1.72	2.69	9	1.85	2.71	10
- Provision for credit losses	-0.06	-0.12	60	0.50	0.66	35	0.41	0.51	36	0.24	0.15	75	0.17	0.14	68
+ Securities gains (losses)	0	0.01	65	0.03	0.03	67	0.03	0.02	66	0.01	0.01	66	0.01	0	86
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.79	1.76	56	1.32	0.91	76	1.41	1.04	77	1.99	1.56	83	2.12	1.57	89
Net operating income	1.50	1.34	70	1.13	0.70	82	1.16	0.81	78	1.59	1.19	88	1.82	1.24	94
Net income	1.50	1.34	71	1.13	0.71	81	1.16	0.82	77	1.59	1.19	88	1.82	1.24	94
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.89	3.12	32	3.60	3.64	45	3.46	3.55	40	4.67	4.41	70	4.49	4.24	67
Interest expense	0.17	0.26	33	0.54	0.58	51	0.47	0.52	51	1.03	1.08	48	0.72	0.86	40
Net interest income (tax equivalent)	2.72	2.85	35	3.06	3.05	45	2.99	3.01	42	3.64	3.33	63	3.77	3.38	69
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.13	0.12	60	0.16	0.28	46	0.17	0.27	45	0.16	0.21	50	0.13	0.22	43
Earnings coverage of net loan and lease losses (X)	18.90	26.30	54	14.68	20.97	54	14	22.91	53	17.88	24.40	57	22.05	21.75	67
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.34	1.32	55	1.65	1.58	64	1.60	1.58	60	1.03	0.83	73	0.96	0.90	59
Allowance for loan and lease losses / Total loans and leases	1.34	1.30	57	1.65	1.55	67	1.60	1.55	62	1.03	0.81	76	0.96	0.89	60
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.39	0.58	33	0.68	0.71	51	0.60	0.71	46	0.35	0.57	28	0.28	0.61	13
30–89 days past due loans and leases / Total loans and leases	0.10	0.29	20	0.23	0.37	41	0.13	0.39	17	0.29	0.43	40	0.25	0.44	26
Liquidity and Funding															
Net noncore funding dependence	4.80	-3.31	75	14.35	6.19	77	11.26	3.20	76	18.77	14.45	67	14.56	16.62	49
Net short-term noncore funding dependence	0.81	-9.17	81	6.72	-2.71	80	6.89	-4.76	86	12.69	3.38	78	8.87	4.66	59
Net loans and leases / Total assets	67.56	58.81	72	73.10	63	78	73	61.58	82	77.88	63.77	88	78.32	63.98	89
Capitalization															
Tier 1 leverage ratio	8.84	9.07	47	9.80	9.05	74	9.44	9.13	62	10.34	9.76	66	9.88	9.71	57
Holding company equity capital / Total assets	9.33	10.79	27	10.18	11.12	37	10.10	11.16	34	11.35	12.43	38	10.78	12.22	32
Total equity capital (including minority interest) / Total assets	9.33	10.91	24	10.18	11.24	35	10.10	11.29	32	11.35	12.57	35	10.78	12.27	31
Common equity tier 1 capital / Total risk-weighted assets	12.79	12.64	59	12.84	12.26	66	12.71	12.38	61	12.94	12.17	74	12.21	12.12	64
Net loans and leases / Equity capital (X)	7.24	5.47	82	7.18	5.73	77	7.23	5.58	79	6.86	5.21	82	7.27	5.29	86
Cash dividends / Net income	21.72	27.22	39	29.58	49.74	29	27.97	42.30	32	23.04	33.12	30	17.90	27.31	26
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02				17.36
Growth Rates															
Assets	21.02	9.51	88	16.40	16.67	58	18.01	16.68	58	7.68	9.26	58	10.48	7	75
Equity capital	11	7.52	75	4.99	6.54	46	5.01	6.99	45	13.42	10.49	76	15.15	7.89	80
Net loans and leases	11.84	-0.66	87	9.33	12.75	45	10.61	9.07	67	7.08	9.10	57	11.55	7.89	76
Noncore funding	-16.29	-21.64	60	9.25	-6.57	72	-2.62	-12.18	62	24.60	6.59	81	55.51	10.67	90
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	96.52	103.15	12	95.03	103.27	9	95.95	102.81	13	99.52	103.22	26	99.58	103.10	31
Cash from ops + noncash items + op expense / Op expense + dividends	45.97	155.61	11	430.14	142.45	97	349.01	147.24	94	121.39	190.27	26	119.91	174.91	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,062,261	1,111,878	1,459,241	1,711,479	1,498,091	-4.46	39.29
Income from lease financing receivables.....	4,623	3,926	5,614	6,121	6,280	17.75	745.16
Fully taxable income on loans and leases.....	1,066,884	1,115,804	1,464,855	1,717,600	1,504,371	-4.38	39.79
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	1,066,884	1,115,804	1,464,855	1,717,600	1,504,371	-4.38	39.79
Investment interest income (tax equivalent).....	104,193	61,764	85,804	69,461	62,629	68.70	167.44
Interest on balances due from depository institutions.....	11,780	20,658	25,116	66,225	53,744	-42.98	15.12
Interest income on other earning assets.....	16,095	17,766	22,687	31,183	32,819	-9.41	-34.31
Total interest income (tax equivalent).....	1,198,952	1,215,992	1,598,462	1,884,469	1,653,563	-1.40	43.26
Interest on time deposits of \$250K or more	15,247	63,166	73,904	127,863	62,911	-75.86	
Interest on time deposits < \$250K.....	4,803	20,026	23,438	43,170	24,579	-76.02	
Interest on foreign office deposits	12,664	15,756	19,988	31,964	25,062	-19.62	124.50
Interest on other deposits	23,076	57,652	67,412	172,805	122,200	-59.97	-23.82
Interest on other borrowings and trading liabilities.....	14,362	26,482	33,107	38,685	30,443	-45.77	-2.37
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	70,152	183,082	217,849	414,487	265,195	-61.68	-6.98
Net interest income (tax equivalent).....	1,128,800	1,032,910	1,380,613	1,469,982	1,388,368	9.28	48.24
Non-interest income.....	212,329	147,642	216,026	200,805	207,374	43.81	85.30
Adjusted operating income (tax equivalent)	1,341,129	1,180,552	1,596,639	1,670,787	1,595,742	13.60	53.09
Overhead expense.....	585,169	540,451	722,643	730,719	713,184	8.27	29.21
Provision for credit losses.....	-25,000	178,845	198,691	100,093	65,007		
Securities gains (losses)	1,178	11,867	12,299	3,930	2,535	-90.07	-86.09
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	781,566	473,912	688,312	844,679	819,539	64.92	89.43
Applicable income taxes	124,111	68,630	117,968	169,882	114,995	80.84	37.74
Tax equivalent adjustments	2,270	1,569	2,547	762	843	44.68	48.66
Applicable income taxes (tax equivalent).....	126,381	70,199	120,515	170,644	115,838	80.03	37.92
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	655,185	403,713	567,797	674,035	703,701	62.29	104.14
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	655,185	403,713	567,797	674,035	703,701	62.29	104.14
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	655,185	403,713	567,797	674,035	703,701	62.29	104.14
Investment securities income (tax equivalent).....	104,193	61,764	85,804	69,461	62,629	68.70	167.44
US Treasury and agency securities (excluding mortgage-backed securities)	21,328	10,997	14,833	14,807	15,490	93.94	144.59
Mortgage-backed securities	56,885	33,424	46,922	38,169	30,366	70.19	201.35
All other securities	25,980	17,343	24,049	16,485	16,773	49.80	128.66
Cash dividends declared.....	142,278	119,408	158,793	155,300	125,982	19.15	62.76
Common	142,278	119,408	158,793	155,300	125,982	19.15	62.76
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.74	2.90	36	3.40	3.35	54	3.27	3.27	51	4.44	4	78	4.28	3.87	75
Less: Interest expense	0.16	0.24	35	0.51	0.54	54	0.45	0.48	52	0.98	0.98	56	0.69	0.79	42
Equals: Net interest income (tax equivalent)	2.58	2.65	40	2.89	2.80	51	2.82	2.77	47	3.46	3.01	69	3.59	3.08	79
Plus: Non-interest income	0.49	1.09	20	0.41	1.21	16	0.44	1.21	17	0.47	1.32	13	0.54	1.31	16
Equals: adjusted operating income (tax equivalent)	3.07	3.80	13	3.30	4.06	16	3.27	4.04	15	3.93	4.41	28	4.13	4.46	33
Less: Overhead expense	1.34	2.21	6	1.51	2.59	7	1.48	2.57	6	1.72	2.69	9	1.85	2.71	10
Less: Provision for credit losses	-0.06	-0.12	60	0.50	0.66	35	0.41	0.51	36	0.24	0.15	75	0.17	0.14	68
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	63	0.03	0.03	67	0.03	0.02	66	0.01	0.01	66	0.01	0	86
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.79	1.76	56	1.32	0.91	76	1.41	1.04	77	1.99	1.56	83	2.12	1.57	89
Less: Applicable income taxes (tax equivalent)	0.29	0.41	18	0.20	0.21	43	0.25	0.23	52	0.40	0.36	62	0.30	0.33	40
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.50	1.34	70	1.13	0.70	82	1.16	0.81	78	1.59	1.19	88	1.82	1.24	94
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.50	1.34	71	1.13	0.71	81	1.16	0.82	77	1.59	1.19	88	1.82	1.24	94
Memo: Net income (last four quarters)	1.44	1.30	68	1.26	0.81	83	1.16	0.82	77	1.59	1.19	87	1.82	1.24	94
Net income-BHC and noncontrolling (minority) interest	1.50	1.35	71	1.13	0.72	81	1.16	0.83	77	1.59	1.20	88	1.82	1.25	93
Margin Analysis															
Average earning assets / Average assets	95.03	93.09	74	94.44	92.11	77	94.53	92.32	75	94.97	91.05	88	95.32	91.48	88
Average interest-bearing funds / Average assets	53.12	61.98	13	60.05	64.67	29	59.03	64.06	27	62.61	65.57	38	58.90	65.56	22
Interest income (tax equivalent) / Average earning assets	2.89	3.12	32	3.60	3.64	45	3.46	3.55	40	4.67	4.41	70	4.49	4.24	67
Interest expense / Average earning assets	0.17	0.26	33	0.54	0.58	51	0.47	0.52	51	1.03	1.08	48	0.72	0.86	40
Net interest income (tax equivalent) / Average earning assets	2.72	2.85	35	3.06	3.05	45	2.99	3.01	42	3.64	3.33	63	3.77	3.38	69
Yield or Cost															
Total loans and leases (tax equivalent)	3.54	4.07	22	4.08	4.35	38	3.98	4.27	34	5.15	5.09	61	4.97	4.95	57
Interest-bearing bank balances	0.31	0.13	98	0.74	0.36	91	0.66	0.27	93	2.19	2.04	55	2.35	1.64	89
Federal funds sold and reverse repos	1.53	0.25	93	2.08	0.75	89	1.93	0.68	91	2.89	2.44	77	2.88	2.17	83
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	2.88	3.09	33	3.59	3.61	47	3.45	3.51	43	4.67	4.36	70	4.49	4.20	70
Investment securities (tax equivalent)	1.79	1.77	52	2.24	2.36	36	2.14	2.25	39	2.40	2.76	21	2.16	2.68	11
US Treasury and agency securities (excluding mortgage-backed securities)	1.31	1.23	54	2.18	1.85	68	2.07	1.75	66	1.88	2.32	22	1.79	2.05	31
Mortgage-backed securities	1.53	1.55	52	1.84	2.17	22	1.77	2.05	24	2.52	2.61	38	2.23	2.50	15
All other securities	2.18	2.85	30	2.58	3.28	22	2.45	3.24	20	2.51	4.06	9	2.81	4.20	15
Interest-bearing deposits	0.25	0.22	63	0.79	0.60	70	0.69	0.53	71	1.47	1.10	77	1.06	0.81	77
Time deposits of \$250K or more	0.38	0.70	17	1.47	1.53	42	1.29	1.42	36	2.44	1.96	90	1.94	1.44	87
Time deposits < \$250K	0.29	0.67	9	0.92	1.47	11	0.84	1.36	10	1.20	1.82	13	0.76	1.29	15
Other domestic deposits	0.15	0.16	61	0.48	0.41	70	0.41	0.36	67	1.20	0.93	76	0.90	0.67	78
Foreign deposits	0.72	0.12	92	1.03	0.48	89	0.99	0.42	89	1.38	1.19	60	1.20	0.97	62
Federal funds purchased and repos	2.62	0.18	97	3.47	0.71	95	3.23	0.62	95	18.17	1.86	98	24.21	1.51	99
Other borrowed funds and trading liabilities	1.76	1.29	69	1.29	1.54	38	1.32	1.50	41	2.46	2.38	57	3.31	2.28	91
All interest-bearing funds	0.30	0.38	42	0.85	0.82	58	0.76	0.74	57	1.56	1.49	63	1.17	1.19	57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	212,329		147,642		216,026		200,805		207,374						
Fiduciary activities income	0		0		0		0		0						
Service charges on deposit accounts - domestic	39,286		25,468		35,573		27,566		27,819						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	19,495		11,575		15,879		15,596		13,471						
Insurance activities revenue.....	1,089		1,550		1,808		1,201		318						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	2,240		1,543		2,167		1,970		3,651						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	5,830		1,693		3,088		4,373		15,805						
Other non-interest income.....	144,389		105,813		157,511		150,099		146,310						
Total overhead expenses	585,169		540,451		722,643		730,719		713,184						
Personnel expense.....	319,590		299,339		405,046		402,548		380,754						
Net occupancy expense.....	48,934		51,894		69,759		71,199		70,130						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	2,147		2,811		3,634		4,519		5,492						
Other operating expenses.....	214,498		186,407		244,204		252,453		256,808						
Fee income on mutual funds and annuities.....	7,123		4,863		6,541		7,425		5,473						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	3,085		3,208		3,214		3,294		3,196						
Average personnel expense per employee.....	103.59		93.31		126.03		122.21		119.13						
Average assets per employee.....	18,881.28		14,868.14		15,206.66		12,898.25		12,085.93						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.35	2.14	70	3.29	2.09	70	3.03	2.02	70	3.70	2.72	70	2.64	3.08	50
Overhead expenses / Net Interest Income + non-interest income	43.71	58.85	9	45.84	62.06	8	45.33	62.28	8	43.75	61.29	3	44.72	60.88	8
Percent of Average Assets															
Total overhead expense	1.34	2.21	6	1.51	2.59	7	1.48	2.57	6	1.72	2.69	9	1.85	2.71	10
Personnel expense.....	0.73	1.23	6	0.84	1.30	11	0.83	1.30	12	0.95	1.41	13	0.99	1.44	14
Net occupancy expense.....	0.11	0.24	10	0.15	0.26	10	0.14	0.26	10	0.17	0.28	14	0.18	0.28	14
Other operating expenses.....	0.50	0.72	16	0.53	0.95	12	0.51	0.94	11	0.60	0.97	15	0.68	0.97	21
Overhead less non-interest income	0.85	1.08	28	1.10	1.27	36	1.04	1.25	34	1.25	1.32	42	1.31	1.38	40
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	43.63	58.34	9	45.78	61.60	9	45.26	61.82	8	43.74	60.64	5	44.69	60.37	8
Personnel expense.....	23.83	32.89	13	25.36	32.31	16	25.37	32.36	17	24.09	32.39	12	23.86	32.51	14
Net occupancy expense.....	3.65	6.26	11	4.40	6.55	15	4.37	6.58	15	4.26	6.52	12	4.39	6.48	12
Other operating expenses.....	16.15	18.68	34	16.03	22.16	22	15.52	22.28	17	15.38	21.20	15	16.44	20.90	21
Total non-interest income	15.83	28.20	25	12.51	28.52	14	13.53	28.83	17	12.02	29.23	11	13	28.50	16
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	2.93	3.25	41	2.16	3.23	30	2.23	3.27	31	1.65	3.88	21	1.74	4.15	24
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	1.45	2.46	51	0.98	2.59	41	0.99	2.46	41	0.93	3.54	36	0.84	3.42	35
Insurance activities revenue.....	0.08	0.38	53	0.13	0.41	61	0.11	0.41	58	0.07	0.47	48	0.02	0.47	36
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.17	0.56	49	0.13	-0.04	67	0.14	0.01	67	0.12	0.28	51	0.23	0.65	43
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.43	3.64	22	0.14	3.74	21	0.19	3.92	18	0.26	1.86	22	0.99	1.61	48
Other non-interest income.....	10.77	9.39	69	8.96	9.49	56	9.87	9.65	62	8.98	10.04	56	9.17	9.86	57
Overhead less non-interest income	27.80	29.67	37	33.27	31.97	51	31.73	31.93	47	31.72	31.06	40	31.70	31.46	45
Applicable income taxes / Pretax net operating income (tax equivalent).....	15.88	21.49	8	14.48	18.64	21	17.14	18.63	32	20.11	20.56	49	14.03	19.04	16
Applicable income tax + TE / Pretax net operating income + TE	16.17	23.11	4	14.81	22.16	10	17.51	21.18	17	20.20	23.23	22	14.13	21.56	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	27,235,816	24,614,682	25,241,053	23,042,982	20,710,877	10.65	74.08
Commercial and industrial loans	9,814,571	10,338,330	10,392,837	9,746,798	9,496,410	-5.07	30.04
Loans to individuals	11,780	14,033	13,879	27,188	46,150	-16.06	-86.81
Loans to depository institutions and acceptances of other banks	133,700	217,793	206,839	186,080	397,367	-38.61	-62.41
Agricultural loans	11,584	16,439	14,329	17,138	2,215	-29.53	-88.75
Other loans and leases	4,535,396	2,240,000	2,823,806	1,758,787	1,802,445	102.47	334.63
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	41,742,847	37,441,277	38,692,743	34,778,973	32,455,464	11.49	68.42
Less: Allowance for loan and lease losses	560,404	618,252	619,983	358,287	311,322	-9.36	119.07
Net loans and leases	41,182,443	36,823,025	38,072,760	34,420,686	32,144,142	11.84	67.90
Debt securities that reprice or mature in over 1 year	8,087,496	3,831,403	4,610,636	2,619,910	2,420,569	111.08	282.42
Mutual funds and equity securities	26,785	31,279	31,272	31,673	31,209	-14.37	-35.83
Subtotal	49,296,724	40,685,707	42,714,668	37,072,269	34,595,920	21.16	84.73
Interest-bearing bank balances	5,096,220	4,696,461	4,220,900	2,907,225	2,755,675	8.51	212.72
Federal funds sold and reverse repos	1,335,000	1,210,000	1,160,000	865,000	1,055,000	10.33	-11.00
Debt securities that reprice or mature within 1 year	1,625,510	707,757	934,022	697,304	321,278	129.67	31.67
Trading assets	0	0	0	0	0		
Total earning assets	57,353,454	47,299,925	49,029,590	41,541,798	38,727,873	21.25	84.72
Non-interest-bearing cash and due from depository institutions	611,843	509,945	606,799	545,084	526,702	19.98	70.28
Premises, fixed assets, and leases	196,741	203,598	198,711	218,337	119,180	-3.37	21.08
Other real estate owned	28,800	19,504	15,824	125	133	47.66	234.03
Investment in unconsolidated subsidiaries	220,945	147,259	146,497	143,788	111,185	50.04	113.72
Intangible and other assets	2,547,327	2,191,246	2,159,492	1,746,964	1,557,283	16.25	60.54
Total assets	60,959,110	50,371,477	52,156,913	44,196,096	41,042,356	21.02	83.23
Quarterly average assets	61,343,067	50,177,501	52,405,872	44,449,802	40,636,402	22.25	86.50
Average loans and leases (YTD)	40,196,109	36,485,396	36,816,266	33,372,530	30,258,491	10.17	67.49
Memoranda							
Loans held-for-sale	0	4,148	1,788	434	275	-100.00	-100.00
Loans not held-for-sale	41,742,847	37,437,129	38,690,955	34,778,539	32,455,189	11.50	68.75
Real estate loans secured by 1–4 family	11,508,278	9,767,287	10,278,281	8,982,915	8,119,133	17.82	111.30
Commercial real estate loans	15,669,209	14,781,709	14,897,887	13,991,698	12,527,310	6.00	54.44
Construction and land development	376,228	610,935	601,230	661,130	568,011	-38.42	-48.13
Multifamily	2,974,158	2,761,660	2,732,714	2,669,429	2,325,421	7.69	102.01
Nonfarm nonresidential	12,318,823	11,409,114	11,563,943	10,661,139	9,633,878	7.97	54.99
Real estate loans secured by farmland	2,882	6,065	5,077	6,434	9,701	-52.48	-68.74
Total investment securities	9,739,791	4,570,439	5,575,930	3,348,887	2,773,056	113.10	187.22
U.S. Treasury securities	941,724	50,998	50,761	176,422	564,815	1746.59	106.32
US agency securities (excluding mortgage-backed securities)	1,363,109	727,062	814,319	581,245	217,173	87.48	255.60
Municipal securities	312,638	254,626	298,051	102,302	82,020	22.78	105.29
Mortgage-backed securities	5,620,408	2,776,056	3,442,303	1,742,466	1,391,279	102.46	225.05
Asset-backed securities	601,608	346,570	350,725	349,458	12,643	73.59	114.23
Other debt securities	873,519	383,848	588,499	365,321	473,917	127.57	151.46
Mutual funds and equity securities	26,785	31,279	31,272	31,673	31,209	-14.37	-35.83
Available-for-sale securities	9,713,006	4,539,160	5,544,658	3,317,214	2,741,847	113.98	200.10
U.S. Treasury securities	941,724	50,998	50,761	176,422	564,815	1746.59	106.32
US agency securities (excluding mortgage-backed securities)	1,363,109	727,062	814,319	581,245	217,173	87.48	255.60
Municipal securities	312,638	254,626	298,051	102,302	82,020	22.78	105.29
Mortgage-backed securities	5,620,408	2,776,056	3,442,303	1,742,466	1,391,279	102.46	256.94
Asset-backed securities	601,608	346,570	350,725	349,458	12,643	73.59	114.23
Other debt securities	873,519	383,848	588,499	365,321	473,917	127.57	151.46
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-70,174	67,466	74,135	-3,434	-65,054		
Available-for-sale securities appreciation (depreciation)	523,594	141,779	239,461	269,543	373,972	269.30	70.49
Structured notes, fair value	859,901	710,391	588,484	479,432	435,833	21.05	-10.02

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	23,246,243	14,975,294	16,336,380	11,113,952	11,409,340	55.23	143.08
NOW, ATS and transaction accounts	5,906,702	5,199,960	5,446,046	4,707,357	4,018,358	13.59	79.84
Time deposits less brokered deposits < \$250K	-2,392	294,843	172,288	933,600	1,544,781		
MMDA and other savings accounts	14,404,782	11,303,286	12,798,072	10,264,895	9,762,916	27.44	54.26
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	43,555,335	31,773,383	34,752,786	27,019,804	26,735,395	37.08	94.24
Time deposits of \$250K or more	5,130,684	5,680,294	5,770,562	5,435,606	4,357,923	-9.68	
Foreign deposits	2,644,240	2,025,219	2,161,291	2,271,011	2,426,644	30.57	102.56
Federal funds purchased and repos	300,000	348,063	300,000	200,000	50,000	-13.81	50.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	174,235	467,868	424,535	130,520	138,198	-62.76	370.99
Other borrowings w/remaining maturity over 1 year	78,872	1,680,941	253,450	757,316	245,611	-95.31	-78.46
Brokered deposits < \$250K	2,097,731	2,252,045	2,216,792	2,631,758	1,951,999	-6.85	
Noncore funding	10,425,762	12,454,430	11,126,630	11,426,211	9,170,375	-16.29	53.02
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	147,586	147,306	147,376	147,101	146,835	0.19	0.90
Other liabilities	1,140,226	870,252	860,946	585,363	565,777	31.02	124.12
Total liabilities	55,268,909	45,245,371	46,887,738	39,178,479	36,618,382	22.15	84.90
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	168	167	167	167	166	0.60	2.44
Common surplus	1,883,871	1,850,396	1,858,352	1,826,345	1,789,811	1.81	9.64
Retained earnings	4,513,321	3,875,715	4,000,414	3,689,377	3,160,132	16.45	114.30
Accumulated other comprehensive income	-57,568	33,314	44,325	-18,408	-58,174		
Other equity capital components	-649,591	-633,486	-634,083	-479,864	-467,961		
Total holding company equity capital	5,690,201	5,126,106	5,269,175	5,017,617	4,423,974	11.00	68.45
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,690,201	5,126,106	5,269,175	5,017,617	4,423,974	11.00	68.45
Total liabilities and capital	60,959,110	50,371,477	52,156,913	44,196,096	41,042,356	21.02	83.23
Memoranda							
Non-interest-bearing deposits	23,247,271	14,975,302	16,336,980	11,113,956	11,409,342	55.24	143.09
Interest-bearing deposits	30,180,719	26,755,639	28,564,451	26,244,223	24,062,619	12.80	58.26
Total deposits	53,427,990	41,730,941	44,901,431	37,358,179	35,471,961	28.03	86.59
Long-term debt that reprices within 1 year	74,669	248,934	249,089	248,638	245,611	-70.00	-79.60
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,269,175	5,017,617	5,017,617	4,423,974	3,841,951		
Accounting restatements	0	-97,967	-97,967	10,510	0		
Net income	655,185	403,713	567,797	674,035	703,701		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	25,520	24,051	32,007	36,535	34,482		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	15,508	153,622	154,219	11,903	15,634		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	142,278	119,408	158,793	155,300	125,982		
Change in other comprehensive income	-101,893	51,722	62,733	39,766	-14,544		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,690,201	5,126,106	5,269,175	5,017,617	4,423,974		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	44.68	36.06	72	48.87	36.66	73	48.39	36.22	75	52.14	37.78	69	50.46	37.19	71
Commercial and industrial loans	16.10	11.11	75	20.52	14.40	77	19.93	13.52	80	22.05	12.02	88	23.14	12.85	88
Loans to individuals	0.02	3.60	5	0.03	3.57	6	0.03	3.40	6	0.06	4.20	8	0.11	4.31	11
Loans to depository institutions and acceptances of other banks	0.22	0.02	92	0.43	0.03	93	0.40	0.03	92	0.42	0.04	90	0.97	0.05	96
Agricultural loans.....	0.02	0.21	39	0.03	0.20	46	0.03	0.19	45	0.04	0.24	49	0.01	0.30	32
Other loans and leases.....	7.44	4.26	75	4.45	4.66	57	5.41	4.63	62	3.98	5.01	50	4.39	5	52
Net loans and leases.....	67.56	58.81	72	73.10	63	78	73	61.58	82	77.88	63.77	88	78.32	63.98	89
Debt securities over 1 year.....	13.27	18.32	30	7.61	14.80	14	8.84	15.55	20	5.93	14.60	9	5.90	14.63	10
Mutual funds and equity securities	0.04	0.05	63	0.06	0.06	67	0.06	0.05	68	0.07	0.06	66	0.08	0.06	67
Subtotal	80.87	78.17	56	80.77	79.07	43	81.90	78.16	59	83.88	79.65	51	84.29	79.97	49
Interest-bearing bank balances	8.36	9.37	48	9.32	6.40	74	8.09	7.51	55	6.58	3.06	85	6.71	3.04	83
Federal funds sold and reverse repos	2.19	0.53	87	2.40	0.80	86	2.22	0.82	86	1.96	1.57	82	2.57	1.66	82
Debt securities 1 year or less	2.67	1.51	78	1.41	1.85	52	1.79	1.68	64	1.58	1.91	60	0.78	1.96	37
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	94.09	91.57	78	93.90	90.87	84	94	91.05	85	93.99	89.53	92	94.36	89.74	89
Non-interest cash and due from depository institutions.....	1	0.99	48	1.01	1.03	47	1.16	1.07	52	1.23	1.14	55	1.28	1.21	57
Other real estate owned.....	0.05	0.01	88	0.04	0.03	74	0.03	0.02	72	0	0.03	11	0	0.04	8
All other assets.....	4.91	7.39	23	5.09	8.03	18	4.83	7.82	14	4.77	9.27	7	4.36	8.98	10
Memoranda															
Short-term investments	13.22	12.31	63	13.13	10.21	71	12.11	11.17	65	10.11	7.63	72	10.07	7.80	73
U.S. Treasury securities.....	1.54	1.18	70	0.10	0.91	46	0.10	0.84	49	0.40	1.03	58	1.38	1.04	67
US agency securities (excluding mortgage-backed securities)	2.24	0.75	82	1.44	0.59	83	1.56	0.63	82	1.32	0.54	80	0.53	0.69	61
Municipal securities	0.51	1.70	43	0.51	1.60	37	0.57	1.69	43	0.23	1.34	32	0.20	1.62	31
Mortgage-backed securities	9.22	13.46	33	5.51	11.20	20	6.60	11.75	24	3.94	11.44	11	3.39	11.13	8
Asset-backed securities	0.99	0.47	78	0.69	0.31	77	0.67	0.32	78	0.79	0.28	81	0.03	0.33	58
Other debt securities	1.43	0.51	81	0.76	0.40	77	1.13	0.42	79	0.83	0.39	76	1.15	0.41	84
Loans held-for-sale.....	0	0.50	7	0.01	0.52	16	0	0.52	17	0	0.39	16	0	0.30	18
Loans held for investment	68.48	58.34	76	74.32	63.22	79	74.18	61.72	84	78.69	63.50	91	79.08	63.93	91
Real estate loans secured by 1–4 family	18.88	11.57	81	19.39	12.28	80	19.71	11.91	85	20.33	13.29	77	19.78	13.46	75
Revolving	3.39	1.44	88	2.74	1.72	68	2.81	1.66	73	3.28	2.07	72	4.23	2.27	78
Closed-end, secured by first liens	15.47	9.73	80	16.53	10.10	82	16.77	9.81	86	16.90	10.69	77	15.37	10.57	77
Closed-end, secured by junior liens	0.02	0.19	18	0.13	0.24	42	0.12	0.22	41	0.15	0.28	44	0.18	0.31	44
Commercial real estate loans	25.70	22.35	58	29.35	22.30	65	28.56	22.22	63	31.66	22.23	68	30.52	21.58	68
Construction and land development	0.62	3.40	17	1.21	3.47	28	1.15	3.40	24	1.50	3.44	33	1.38	3.51	30
Multifamily.....	4.88	3.32	76	5.48	3.10	81	5.24	3.12	78	6.04	3.01	84	5.67	2.72	85
Nonfarm nonresidential	20.21	14.65	69	22.65	14.72	75	22.17	14.72	75	24.12	14.69	77	23.47	14.44	76
Real estate loans secured by farmland.....	0	0.35	25	0.01	0.33	30	0.01	0.33	28	0.01	0.36	31	0.02	0.41	36

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	65.25	60.51	51	65.74	56.15	66	65.23	57.15	61	66.26	57.46	55	63.81	56.49	52
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	27.57	20	72	26.09	19.51	71	26.56	19.43	73	25.83	20.75	65	25.02	21.10	61
Real estate loans secured by 1–4 family.....	4.95	2.47	84	3.68	2.66	64	3.79	2.64	65	4.17	3.15	64	5.35	3.50	71
Revolving	22.62	17.35	69	22.41	16.64	75	22.77	16.59	75	21.66	17.39	67	19.67	17.39	60
Closed-end.....	37.54	37.13	47	39.48	33.63	55	38.50	34.63	52	40.23	33.52	57	38.60	32.14	55
Construction and land development.....	0.90	5.69	12	1.63	5.18	20	1.55	5.26	18	1.90	5.09	26	1.75	5.20	23
1–4 family.....	0.03	1.19	14	0.05	0.94	17	0.06	0.93	17	0.03	0.94	20	0.03	1.02	18
Other.....	0.87	4.46	12	1.59	4.09	23	1.50	4.19	19	1.87	4.02	30	1.72	4.05	26
Multifamily.....	7.12	5.41	70	7.38	4.78	77	7.06	4.96	73	7.68	4.69	80	7.16	4.10	84
Nonfarm nonresidential	29.51	24.45	63	30.47	22.19	68	29.89	22.93	66	30.65	22.15	69	29.68	21.40	68
Owner-occupied.....	6.18	8.31	37	6.31	7.46	41	6.09	7.68	38	6.52	7.72	44	6.59	8.03	45
Other.....	23.33	15.83	77	24.16	14.52	83	23.79	14.95	82	24.14	14.34	83	23.10	13.38	87
Real estate loans secured by farmland.....	0.01	0.61	23	0.02	0.52	29	0.01	0.54	27	0.02	0.55	30	0.03	0.63	36
Loans to depository institutions and acceptances of other banks.....	0.32	0.03	90	0.58	0.06	90	0.53	0.06	90	0.54	0.11	88	1.22	0.12	91
Commercial and industrial loans	23.51	19.45	65	27.61	22.98	70	26.86	22.17	68	28.02	19.53	77	29.26	20.32	78
Loans to individuals	0.03	6.58	6	0.04	6.23	6	0.04	6.13	6	0.08	7.13	7	0.14	7.36	9
Credit card loans	0.01	0.51	53	0.01	0.63	51	0.01	0.65	51	0.01	0.81	48	0.01	1.02	46
Agricultural loans.....	0.03	0.38	36	0.04	0.31	42	0.04	0.32	42	0.05	0.37	46	0.01	0.46	31
Other loans and leases.....	10.87	8.42	70	5.98	9.11	51	7.30	9.09	56	5.06	9.85	42	5.55	9.66	45
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	467.05	383.43	68	470.93	387.92	63	470.26	381.27	65	469.80	391.26	59	484.11	379.80	62
Real estate loans secured by 1–4 family.....	197.35	124.74	81	186.87	130.23	73	191.49	125.03	77	183.14	138.18	67	189.78	137.84	71
Revolving	35.45	15.53	86	26.36	18.32	66	27.33	17.42	70	29.55	21.26	66	40.58	23.33	75
Closed-end.....	161.90	107.54	80	160.50	110.40	76	164.16	106.14	79	153.59	115.20	72	149.20	112.79	69
Commercial real estate loans	268.70	238.58	57	282.80	237.16	56	277.56	234.65	54	285.26	229.44	55	292.82	219.72	61
Construction and land development.....	6.45	36.07	15	11.69	36.48	26	11.20	35.62	25	13.48	34.95	31	13.28	35.36	30
1–4 family.....	0.25	7.44	14	0.33	6.64	19	0.41	6.34	17	0.25	6.61	20	0.23	7.04	17
Other.....	6.20	28.34	16	11.36	28.60	27	10.79	28.16	27	13.23	27.32	33	13.05	27.26	33
Multifamily.....	51	35.29	77	52.84	32.93	78	50.91	32.74	78	54.42	31.04	84	54.36	27.85	86
Nonfarm nonresidential	211.25	156.30	69	218.28	156.60	68	215.45	155.06	67	217.36	152.10	67	225.19	147.22	71
Owner-occupied.....	44.24	52.63	44	45.23	52.43	46	43.92	52.37	45	46.20	53.07	49	49.98	54.89	50
Other.....	167	100.99	84	173.05	101.87	83	171.53	100.54	85	171.16	97.41	82	175.21	91.80	86
Real estate loans secured by farmland.....	0.05	3.67	25	0.12	3.43	29	0.09	3.44	28	0.13	3.60	29	0.23	4.02	36
Loans to depository institutions and acceptances of other banks.....	2.29	0.20	91	4.17	0.31	92	3.85	0.28	91	3.79	0.44	91	9.29	0.54	95
Commercial and industrial loans	168.30	116.17	76	197.79	150.16	72	193.63	139.91	74	198.72	122.02	81	221.97	128.82	83
Loans to individuals	0.20	36.56	6	0.27	36.83	6	0.26	37.47	6	0.55	43.51	8	1.08	42.67	11
Credit card loans	0.05	2.58	53	0.04	3.28	52	0.05	3.30	52	0.05	4.34	49	0.05	5.31	46
Agricultural loans.....	0.20	2.03	39	0.31	1.99	46	0.27	1.88	45	0.35	2.18	48	0.05	2.72	32
Other loans and leases.....	77.77	47.63	75	42.86	49.92	58	52.61	49.54	61	35.86	52.44	46	42.13	51.79	52
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.91	29.25	55	34.67	26.62	70	33.98	27.32	65	35.16	26.45	69	33.50	24.79	68
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	235.57	187.63	64	248.38	186.45	66	244.92	183.76	67	249.30	178.57	70	254.17	167.93	76
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	279.81	244.92	56	293.61	243.47	56	288.84	240.85	54	295.50	236.10	56	304.15	225.98	62

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	13.22	12.31	63	13.13	10.21	71	12.11	11.17	65	10.11	7.63	72	10.07	7.80	73
Liquid assets	22	29.12	32	18.66	24.65	36	18.54	26.22	31	15.12	22.44	31	15.84	22.72	36
Investment securities	15.98	20.37	39	9.07	17.19	15	10.69	17.85	22	7.58	16.99	10	6.76	17.27	8
Net loans and leases	67.56	58.81	72	73.10	63	78	73	61.58	82	77.88	63.77	88	78.32	63.98	89
Net loans, leases and standby letters of credit	71.08	59.61	81	77.16	63.89	85	77.05	62.48	90	81.98	64.84	94	82.50	65.07	96
Core deposits	71.45	75.52	25	63.08	69.20	24	66.63	70.67	26	61.14	63.09	33	65.14	62.13	44
Noncore funding	17.10	10.15	81	24.73	15.53	77	21.33	14.13	76	25.85	19.36	73	22.34	21.34	62
Time deposits of \$250K or more	8.42	1.67	96	11.28	2.35	97	11.06	2.11	98	12.30	2.94	97	10.62	2.89	95
Foreign deposits	4.34	0.33	92	4.02	0.36	91	4.14	0.36	92	5.14	0.43	91	5.91	0.47	92
Federal funds purchased and repos	0.49	1.19	45	0.69	1.44	49	0.58	1.47	43	0.45	1.94	37	0.12	1.97	23
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-1.70	0.54	7	-1.71	0.59	8	-1.65	0.54	9	-1.50	0.48	12	-2.45	0.54	10
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.29	0.88	52	0.93	1.75	49	0.81	1.24	51	0.30	3.01	18	0.34	3.67	15
Earning assets that reprice within 1 year	50.82	38.80	81	54.91	38.76	89	53.51	39.38	86	62.68	39.29	92	67.14	40.29	94
Interest-bearing liabilities that reprice within 1 year	15.63	6.64	87	19.68	8.86	88	19.04	8.20	88	24.24	10.19	91	23.33	10.01	90
Long-term debt that reprices within 1 year	0.12	0.27	69	0.49	0.52	74	0.48	0.47	75	0.56	0.96	65	0.60	1.34	62
Net assets that reprice within 1 year	35.06	30.83	57	34.74	27.76	61	34	29.11	57	37.88	26.63	82	43.22	27.38	84
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.80	-3.31	75	14.35	6.19	77	11.26	3.20	76	18.77	14.45	67	14.56	16.62	49
Net short-term noncore funding dependence	0.81	-9.17	81	6.72	-2.71	80	6.89	-4.76	86	12.69	3.38	78	8.87	4.66	59
Short-term investment / Short-term noncore funding	95.30	304.29	20	70.75	149.65	33	68.19	184.19	20	48.72	77.77	49	57.38	66.46	60
Liquid assets - short-term noncore funding / Nonliquid assets	10.43	36.72	17	0.12	24.47	10	0.96	28.18	12	-6.64	16.97	11	-2.03	16.04	19
Net loans and leases / Total deposits	77.08	73.05	57	88.24	82.06	66	84.79	79.43	67	92.14	90.31	51	90.62	90.08	49
Net loans and leases / Core deposits	94.55	78.83	81	115.89	92.26	84	109.55	88.34	84	127.39	103.93	84	120.23	105	78
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.50			1.73			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.30	1.06	6	1.42	4.54	12	1.52	4.31	14	-0.08	1.36	7	-1.64	-1.98	58
Structured notes appreciation (depreciation) / Tier 1 capital	-0.36	0	4	-0.03	0	10	-0.07	0.02	10	-0.01	0	15	-0.53	-0.05	4
Percent of Investment Securities															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99.72	84.59	77	99.32	86.72	71	99.44	87.23	72	99.05	85.40	74	98.87	81.88	76
U.S. Treasury securities	9.67	6.01	76	1.12	5.26	52	0.91	4.72	53	5.27	6.15	66	20.37	6.99	83
US agency securities (excluding mortgage-backed securities)	14	4.24	85	15.91	3.94	89	14.60	4.01	86	17.36	3.49	90	7.83	4.02	80
Municipal securities	3.21	8.38	45	5.57	9.87	49	5.35	9.83	47	3.05	7.75	41	2.96	9.16	38
Mortgage-backed securities	57.71	66.09	36	60.74	66.61	40	61.73	66.64	42	52.03	67.43	24	50.17	65.45	23
Asset-backed securities	6.18	2.45	79	7.58	1.91	86	6.29	1.91	81	10.44	1.66	91	0.46	2.05	63
Other debt securities	8.97	3.01	86	8.40	2.93	83	10.55	3.01	88	10.91	2.94	87	17.09	2.79	94
Mutual funds and equity securities	0.28	0.29	66	0.68	0.38	75	0.56	0.35	72	0.95	0.40	78	1.13	0.42	85
Debt securities 1 year or less	16.69	8.18	84	15.49	11.25	73	16.75	10.55	80	20.82	11.86	80	11.59	11.91	62
Debt securities 1 to 5 years	6.20	17.39	30	6.01	17.70	31	7.81	17.03	35	7.09	17.94	34	30.76	19.18	76
Debt securities over 5 years	76.84	72.07	51	77.82	68.10	58	74.88	69.86	52	71.14	66.02	44	56.53	64.73	33
Pledged securities	8.83	33.37	19	15.54	37.16	24	10.55	35.67	21	14.32	30.57	27	15.72	33.30	26
Structured notes, fair value	5.38	0.06	96	3.10	0.02	97	4.29	0.02	98	8.05	0.03	98	13.49	0.04	99
Percent Change from Prior Like Quarter															
Short-term investments	21.81	64.27	39	49.21	124.80	40	41.29	183.32	29	8.17	26.69	47	12.21	6.77	60
Investment securities	113.10	32.48	95	37.84	20.30	77	66.50	23.62	87	20.77	11.75	77	-8.08	9.42	13
Core deposits	37.08	16.96	92	20.94	26	40	28.62	26.88	66	1.06	11.23	11	-0.06	7.29	18
Noncore funding	-16.29	-21.64	60	9.25	-6.57	72	-2.62	-12.18	62	24.60	6.59	81	55.51	10.67	90

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			7,545,864	7,167,036	7,011,223
Commit: Secured commercial real estate loans	1,144,747	1,184,223	1,097,242	1,196,903	1,199,717
Commit: Unsecured real estate loans	253,069	206,040	212,007	296,686	302,676
Credit card lines (reported semiannually, June/Dec)	0	0	40,181	46,664	30,369
Securities underwriting			0	0	0
Standby letters of credit	2,149,265	2,045,975	2,115,903	1,811,896	1,714,765
Commercial and similar letters of credit	43,582	72,303	124,910	48,519	81,883
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	72,979	66,682	66,278	199,965	108,606
Credit derivatives - notional amount (holding company as beneficiary)	10,714	10,714	10,714	10,714	10,714
Credit derivative contracts w/ purchased credit protection-investment grade	78,787	77,396	76,992	210,679	119,320
Credit derivative contracts w/ purchased credit protection-noninvest grade	4,906	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	1,283,058	1,327,148	1,475,870	1,494,410	1,361,480
Purchased options contracts (interest rate)	1,283,058	1,327,148	1,475,870	1,494,410	1,361,480
Interest rate swaps	15,452,329	15,249,881	15,478,938	12,531,897	9,008,349
Futures and forward foreign exchange	1,772,084	1,073,637	1,624,997	3,715,391	1,960,366
Written options contracts (foreign exchange)	171,518	164,147	117,729	249,241	162,618
Purchased options contracts (foreign exchange)	171,518	164,147	117,729	249,241	162,618
Foreign exchange rate swaps	966,369	578,576	1,289,214	795,447	799,198
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	494,042	242,568	264,562	448,110	147,064
Purchased options contracts (commodity and other)	496,920	245,923	268,392	450,739	152,562
Commodity and other swaps	1,084,398	813,173	776,797	583,007	209,766

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)							14.47	22.01	22	16.22	23.52	26	17.08	24.05	32
Standby letters of credit	3.53	0.66	94	4.06	0.72	97	4.06	0.71	96	4.10	0.84	94	4.18	0.92	94
Commercial and similar letters of credit	0.07	0.02	88	0.14	0.02	94	0.24	0.02	97	0.11	0.02	93	0.20	0.02	94
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.12	0.24	63	0.13	0.39	63	0.13	0.35	60	0.45	0.42	70	0.26	0.52	71
Credit derivatives - notional amount (holding company as beneficiary)	0.02	0.18	62	0.02	0.33	61	0.02	0.30	60	0.02	0.52	62	0.03	0.75	62
Credit derivative contracts w/ purchased credit protection-investment grade	0.13	0.18	76	0.15	0.24	75	0.15	0.25	74	0.48	0.30	80	0.29	0.52	80
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.13	71	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	38.02	47.31	74	42.06	51.49	73	43.89	48.62	73	49.81	68.47	70	37.34	65.81	69
Interest rate contracts	29.56	35.15	71	35.54	36.10	72	35.34	34.36	72	35.12	47.31	68	28.58	43.84	65
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	2.10	1.69	76	2.63	2.33	74	2.83	2.18	75	3.38	2.47	83	3.32	2.16	82
Purchased options contracts (interest rate)	2.10	1.29	81	2.63	1.45	80	2.83	1.46	81	3.38	2.65	77	3.32	2.32	78
Interest rate swaps	25.35	20.27	71	30.27	20.71	79	29.68	20.83	79	28.36	28.86	73	21.95	26.74	68
Foreign exchange contracts	5.06	6.12	86	3.93	5.79	85	6.04	6.01	86	11.33	10.12	88	7.52	10.92	88
Futures and forward foreign exchange contracts	2.91	3.76	86	2.13	3.70	81	3.12	3.47	86	8.41	5.23	88	4.78	5.22	89
Written options contracts (foreign exchange)	0.28	0.04	91	0.33	0.03	90	0.23	0.03	90	0.56	0.05	92	0.40	0.14	90
Purchased options contracts (foreign exchange)	0.28	0.04	91	0.33	0.04	90	0.23	0.04	89	0.56	0.08	90	0.40	0.13	90
Foreign exchange rate swaps	1.59	0.76	86	1.15	0.73	87	2.47	0.77	89	1.80	2.03	87	1.95	2.17	88
Equity, commodity, and other derivative contracts	3.40	0.91	87	2.58	1.80	85	2.51	1.86	85	3.35	3.32	82	1.24	4.08	78
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0.81	0.31	87	0.48	0.54	86	0.51	0.52	86	1.01	0.98	85	0.36	1.48	80
Purchased options contracts (commodity and other)	0.82	0.21	88	0.49	0.38	87	0.51	0.37	87	1.02	0.94	87	0.37	1.29	81
Commodity and other swaps	1.78	0.30	89	1.61	0.31	87	1.49	0.32	87	1.32	0.38	86	0.51	0.40	84
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							20.50	42.82	19	21.48	45.53	18	23.17	44.93	20

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	23,175,294	21,186,348	22,890,098	22,011,893	15,325,501
Interest rate contracts	18,018,445	17,904,177	18,430,678	15,520,717	11,731,309
Foreign exchange contracts.....	3,081,489	1,980,507	3,149,669	5,009,320	3,084,800
Equity, commodity, and other contracts	2,075,360	1,301,664	1,309,751	1,481,856	509,392
Derivatives Position					
Futures and forwards	1,772,084	1,073,637	1,624,997	3,715,391	1,960,366
Written options	1,948,618	1,733,863	1,858,161	2,191,761	1,671,162
Exchange-traded.....	19,999	23,522	23,889	8,026	6,823
Over-the-counter.....	1,928,619	1,710,341	1,834,272	2,183,735	1,664,339
Purchased options	1,951,496	1,737,218	1,861,991	2,194,390	1,676,660
Exchange-traded.....	15,349	19,697	19,958	6,907	6,840
Over-the-counter.....	1,936,147	1,717,521	1,842,033	2,187,483	1,669,820
Swaps	17,503,096	16,641,630	17,544,949	13,910,351	10,017,313
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	23,175,294	21,186,348	22,890,098	22,011,893	15,325,501
Interest rate contracts	18,018,445	17,904,177	18,430,678	15,520,717	11,731,309
Foreign exchange contracts.....	3,081,489	1,980,507	3,149,669	5,009,320	3,084,800
Equity, commodity, and other contracts	2,075,360	1,301,664	1,309,751	1,481,856	509,392
Derivative contracts (excluding futures and FX 14 days or less)	21,364,774	19,618,246	21,149,087	20,100,921	14,338,723
One year or less	7,956,197	6,593,175	7,793,115	8,942,545	5,828,846
Over 1 year to 5 years	6,750,594	6,322,380	6,564,735	5,536,968	4,771,477
Over 5 years	6,657,983	6,702,691	6,791,237	5,621,408	3,738,400
Gross negative fair value (absolute value)	561,635	505,630	424,591	256,222	117,009
Gross positive fair value.....	693,928	708,487	602,682	330,125	106,848
Held for trading.....	0	0	0	0	0
Non-traded.....	693,928	708,487	602,682	330,125	106,848
Current credit exposure on risk-based capital derivative contracts	526,176	589,927	493,032	202,914	61,529
Credit losses on derivative contracts	379	179	179	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	77.75	94.10	15	84.51	94.62	18	80.52	94.10	15	70.51	93.44	11	76.55	92.91	11
Percent of Notional Amount															
Interest rate contracts	13.30	3.22	86	9.35	3.07	84	13.76	3.49	86	22.76	3.20	91	20.13	3.39	91
Foreign exchange contracts	8.96	1.21	91	6.14	1.18	87	5.72	1.17	85	6.73	1.64	88	3.32	1.93	77
Equity, commodity, and other contracts	7.65	12.59	55	5.07	14.59	44	7.10	14.05	48	16.88	13.49	67	12.79	12.78	64
Futures and forwards	8.41	7.18	67	8.18	8.60	61	8.12	8.18	60	9.96	5.91	75	10.90	6.60	73
Written options	0.09	0.11	87	0.11	0.15	84	0.10	0.14	84	0.04	0.15	84	0.04	0.23	83
Exchange-traded	8.32	6.91	69	8.07	8.13	63	8.01	7.73	64	9.92	5.10	79	10.86	5.49	79
Over-the-counter	8.42	3.41	78	8.20	3.51	76	8.13	3.42	75	9.97	4.42	78	10.94	4.19	80
Purchased options	0.07	0.12	85	0.09	0.14	83	0.09	0.15	82	0.03	0.28	79	0.04	0.32	78
Exchange-traded	8.35	3.01	82	8.11	2.98	80	8.05	2.86	79	9.94	3.35	83	10.90	3.20	85
Over-the-counter	75.52	71.71	43	78.55	67.37	55	76.65	68.76	48	63.19	69.75	36	65.36	70.34	35
Swaps	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Held for trading	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Interest rate contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Foreign exchange contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	77.75	56.22	58	84.51	54.32	64	80.52	53.82	63	70.51	52.22	62	76.55	50.60	64
Foreign exchange contracts	13.30	0.36	94	9.35	0.39	94	13.76	0.46	94	22.76	0.34	95	20.13	0.57	97
Equity, commodity, and other contracts	8.96	0.11	96	6.14	0.10	96	5.72	0.10	96	6.73	0.13	95	3.32	0.16	94
Derivative contracts (excluding futures and forex 14 days or less)	92.19	91.91	33	92.60	90.28	41	92.39	91.48	35	91.32	93.86	28	93.56	94.47	35
One year or less	34.33	27.90	66	31.12	31.66	58	34.05	32.05	62	40.63	32.17	64	38.03	32.51	66
Over 1 year to 5 years	29.13	29.78	51	29.84	27.15	56	28.68	27.06	57	25.15	30.45	48	31.13	31.16	50
Over 5 years	28.73	29.19	51	31.64	28.15	58	29.67	29.56	53	25.54	28.09	53	24.39	28.71	51
Gross negative fair value (absolute value)	2.42	1.18	89	2.39	1.65	69	1.85	1.55	66	1.16	0.83	70	0.76	0.72	54
Gross positive fair value	2.99	1.59	93	3.34	2.48	66	2.63	2.23	61	1.50	1.19	69	0.70	0.85	40
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.10	0.05	85	0.11	0.07	80	0.09	0.07	79	0.06	0.06	83	0.03	0.06	71
Gross positive fair value (X)	0.13	0.06	85	0.15	0.10	78	0.12	0.09	73	0.07	0.07	79	0.03	0.06	65
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.13	0.01	96	0.15	0.02	96	0.12	0.02	96	0.07	0.01	95	0.03	0.01	89
Current credit exposure (X)	0.10	0.05	84	0.12	0.07	78	0.10	0.06	75	0.04	0.05	69	0.02	0.04	60
Credit losses on derivative contracts	0.01	0	93	0	0	91	0	0	88	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.25	0.59	83	1.60	0.91	80	1.28	0.85	76	0.58	0.73	71	0.19	0.53	59

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	619,983	358,287	358,287	311,322	287,128
Gross losses	49,938	60,555	81,837	75,067	59,433
Write-downs, transfers to loans held-for-sale	4,125	2,843	2,843	789	14,620
Recoveries	9,743	16,209	18,672	22,264	19,363
Net losses	40,195	44,346	63,165	52,803	40,070
Provision for loan and lease losses	-19,459	178,845	198,691	100,093	65,007
Adjustments	75	125,466	126,170	-325	-743
Ending balance	560,404	618,252	619,983	358,287	311,322
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.04	-0.12	63	0.50	0.66	36	0.41	0.51	36	0.24	0.15	75	0.17	0.14
Provision for loan and lease losses / Average loans and leases	-0.06	-0.21	67	0.65	1.06	28	0.54	0.82	28	0.30	0.24	68	0.21	0.24
Provision for loan and lease losses / Net loan and lease losses	-48.41	-65.12	55	403.29	587.54	51	314.56	487.86	47	189.56	130.58	84	162.23	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.34	1.32	55	1.65	1.58	64	1.60	1.58	60	1.03	0.83	73	0.96	0.90
Allowance for loan and lease losses / Total loans and leases	1.34	1.30	57	1.65	1.55	67	1.60	1.55	62	1.03	0.81	76	0.96	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	10.46	17.40	48	10.46	11.29	63	9.82	11.58	61	6.79	8.03	62	7.77	7.54
Allowance for loan and lease losses / Nonaccrual assets	420.85	330.05	77	261.42	301.93	56	288.16	299.17	60	297.29	218.72	79	346.98	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	420.85	271.93	80	261.42	249.38	65	288.16	244.34	67	297.29	151.73	88	346.98	160.51
Gross loan and lease losses / Average loans and leases	0.17	0.20	57	0.22	0.35	46	0.22	0.34	44	0.22	0.28	51	0.20	0.30
Recoveries / Average loans and leases	0.03	0.08	30	0.06	0.07	49	0.05	0.07	43	0.07	0.08	52	0.06	0.09
Net losses / Average loans and leases	0.13	0.12	60	0.16	0.28	46	0.17	0.27	45	0.16	0.21	50	0.13	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	94	0.01	0	93	0.01	0	91	0	0	83	0.05	0
Recoveries / Prior year-end losses	11.91	25.09	25	21.59	24.77	52	24.87	33.98	41	37.46	36.22	63	49.68	41.30
Earnings coverage of net loan and lease losses (X)	18.90	26.30	54	14.68	20.97	54	14	22.91	53	17.88	24.40	57	22.05	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.13	0.02	89	-0.06	0.04	3	0.01	0.04	32	-0.04	0.01	7	-0.04	0.02
Real estate loans secured by 1-4 family	0.01	-0.01	79	-0.01	0.01	31	-0.01	0.01	30	-0.03	0.01	14	-0.02	0.01
Revolving	0	-0.07	71	0	0.01	37	0	0.01	43	0	0.02	43	0	0.03
Closed-end	0.01	-0.01	82	-0.01	0.01	31	-0.01	0	31	-0.03	0	11	-0.02	0.01
Commercial real estate loans	0.22	0.04	90	-0.09	0.06	1	0.02	0.07	38	-0.04	0.01	6	-0.06	0.01
Construction and land development	0.83	0.01	94	-0.01	0	28	-0.01	0	31	-0.08	-0.01	11	-0.13	-0.03
1-4 family	-0.06	0	2	0	0	22	0	0	25	0	0	55	0	-0.01
Other	0.89	0.01	96	-0.01	0	22	-0.01	0	29	-0.08	-0.01	9	-0.13	-0.02
Multifamily	-0.08	0.01	1	-0.09	0	1	-0.07	0	1	-0.07	0	4	-0.08	0
Nonfarm nonresidential	0.27	0.05	92	-0.09	0.08	1	0.04	0.11	47	-0.04	0.02	4	-0.05	0.02
Owner-occupied	0	0.01	59	0	0.02	30	0	0.02	26	-0.01	0.01	11	0	0.01
Other	0.27	0.04	93	-0.09	0.05	1	0.04	0.08	59	-0.03	0.01	4	-0.05	0.01
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans	0.20	0.19	59	0.68	0.46	75	0.58	0.47	67	0.64	0.37	80	0.52	0.31
Loans to individuals	0.43	0.72	43	0.82	1.25	50	0.65	1.13	42	0.11	1.17	9	0.41	1.16
Credit card loans	1.97	2.27	44	5.13	3.33	82	3.58	2.92	63	1.10	3.11	18	1.98	2.92
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15
Loans to foreign governments and institutions			0		0			0			0		0	
Other loans and leases	-0.01	0.09	15	0.11	0.14	59	0.05	0.15	51	-0.04	0.15	6	-0.02	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		40,845		85,231		50,876		101,889		81,577
90+ days past due loans and leases		0		0		0		0		0
Nonaccrual loans and leases		133,160		236,494		215,154		120,516		89,724
Total past due and nonaccrual loans and leases		174,005		321,725		266,030		222,405		171,301
Restructured 30–89 days past due		4,847		9,913		20,398		3,231		235
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		77,583		40,728		71,924		54,566		30,315
Total restructured loans and leases		82,430		50,641		92,322		57,797		30,550
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		99,216		110,711		122,809		74,667		32,989
Other real estate owned		28,800		19,504		15,824		125		133
Other Assets										
30–89 days past due		167		5		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		167		5		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.10	0.29	20	0.23	0.37	41	0.13	0.39	17	0.29
90+ days past due loans and leases	0	0.09	10	0	0.13	10	0	0.12	9	0
Nonaccrual loans and leases	0.32	0.54	27	0.63	0.66	54	0.56	0.66	46	0.35
90+ days past due and nonaccrual loans and leases	0.32	0.68	19	0.63	0.84	41	0.56	0.85	36	0.35
30–89 days past due restructured	0.01	0.01	78	0.03	0.01	83	0.05	0.01	87	0.01
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured	0.19	0.12	73	0.11	0.14	51	0.19	0.13	72	0.16
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.10	0.29	20	0.23	0.37	41	0.13	0.40	17	0.29
90+ days past due assets	0	0.09	9	0	0.13	9	0	0.12	8	0
Nonaccrual assets	0.32	0.55	26	0.63	0.67	53	0.56	0.67	44	0.35
30+ days past due and nonaccrual assets	0.42	1	15	0.86	1.25	35	0.69	1.29	25	0.64
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.22	0.40	24	0.47	0.52	48	0.41	0.52	42	0.27
90+ days past due and nonaccrual assets + other real estate owned	0.27	0.42	31	0.51	0.55	52	0.44	0.55	42	0.27
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.44	0.48	53	0.75	0.61	67	0.72	0.60	66	0.45
Allowance for loan and lease losses	47.47	67.85	36	60.92	66.38	51	60.35	66.66	48	55.41
Equity capital + allowance for loan and lease losses	4.26	4.12	58	6.56	5.10	71	6.35	4.97	72	3.69
Tier 1 capital + allowance for loan and lease losses	4.47	4.89	51	7.03	6.26	60	6.80	6.05	64	4.05
Loans and leases + other real estate owned	0.64	0.82	40	1.01	0.98	58	0.97	0.97	56	0.57

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.09	0.25	24	0.13	0.35	27	0.16	0.39	25	0.23	0.38	36	0.23	0.42	27
	90+ days past due		0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.12	0.60	12	0.36	0.70	26	0.31	0.76	20	0.19	0.46	24	0.25	0.57	24
Commercial and industrial	30–89 days past due		0.16	0.24	51	0.51	0.24	80	0.09	0.23	29	0.28	0.31	58	0.37	0.30	67
	90+ days past due		0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0.99	0.65	75	1.41	0.80	83	1.29	0.75	81	0.76	0.83	56	0.37	0.76	34
Individuals	30–89 days past due		0.18	0.60	25	0.83	0.74	64	0.94	0.83	63	0.44	0.83	29	0.30	0.84	23
	90+ days past due		0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		21.15	0.17	98	17.78	0.24	97	17.94	0.28	96	9.26	0.17	98	5.41	0.23	98
Depository institution loans	30–89 days past due		0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.66	0.51	76	0.55	0.72	66	0.53	0.49	72	1.67	0.67	79	15.76	0.75	96
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.01	0.11	41	0.05	0.14	53	0.01	0.18	37	1.17	0.20	93	0	0.17	27
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	42	0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	34

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.19	0.36	40	0.20	0.51	25	0.19	0.65	14	0.32	0.67	22	0.38	0.71	25
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.16	0.76	12	0.29	0.91	18	0.28	0.89	16	0.29	0.73	19	0.21	0.86	16
Revolving	30–89 days past due	0.21	0.33	37	0.01	0.40	12	0.11	0.48	18	0.33	0.45	35	0.11	0.50	14
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.42	1.05	36	0	1.28	4	0	1.13	5	0.01	1	11	0	1.17	8
Closed-end	30–89 days past due	0.18	0.36	39	0.23	0.52	32	0.20	0.65	19	0.31	0.70	25	0.45	0.75	35
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0	0.35	16	0	0.53	16
Junior lien	Nonaccrual	0.10	0.71	9	0.34	0.89	21	0.33	0.87	22	0.34	0.70	29	0.27	0.84	20
	30–89 days past due	0	0.01	40	0.01	0.02	40	0	0.02	33	0.01	0.02	35	0.05	0.03	73
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	18	0.05	0.05	54	0.04	0.04	57	0.03	0.04	49	0.07	0.06	66
Commercial real estate	30–89 days past due	0.02	0.16	15	0.08	0.21	36	0.14	0.26	47	0.18	0.18	61	0.13	0.17	43
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.10	0.48	16	0.40	0.53	50	0.34	0.62	36	0.12	0.23	34	0.28	0.28	59
Construction and development	30–89 days past due	0	0.15	18	0	0.24	13	3.31	0.28	97	0	0.28	12	0.04	0.21	33
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual	0	0.31	14	0	0.32	10	0	0.41	11	0	0.20	12	0	0.19	12
	30–89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
Other	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
	30–89 days past due	0	0.10	21	0	0.17	16	3.31	0.22	97	0	0.20	15	0.04	0.13	47
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0	0.26	12	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0.06	0.09	68	0.14	0.09	77	0.03	0.09	51	0.02	0.08	50	0.18	0.10	77
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.04	0.13	57	0.13	0.09	70	0.13	0.11	68	0.03	0.05	57	0.09	0.08	68
Nonfarm non-residential	30–89 days past due	0	0.12	14	0.08	0.21	38	0	0.23	15	0.23	0.14	77	0.12	0.17	40
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
Owner Occupied	Nonaccrual	0.12	0.58	15	0.49	0.68	50	0.40	0.80	37	0.15	0.28	36	0.34	0.30	62
	30–89 days past due	0	0.04	26	0.02	0.07	33	0	0.07	17	0.03	0.07	33	0.11	0.09	63
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
Other	Nonaccrual	0	0.20	13	0.04	0.26	15	0.02	0.27	12	0.04	0.16	23	0.11	0.17	42
	30–89 days past due	0	0.07	11	0.06	0.13	53	0	0.14	24	0.20	0.07	86	0.01	0.07	26
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.11	0.31	35	0.45	0.36	65	0.38	0.44	52	0.12	0.10	62	0.23	0.13	76
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	0.75	0.79	45	5.36	0.92	98	5.23	0.95	98	4.55	1.19	97	7.11	1.22	98
	90+ days past due	0	0.40	16	0	0.55	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0	0.08	36	0.18	0.06	86	0	0.05	37	1.02	0.11	91	0.20	0.09	83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,234,448	1,217,077	1,224,436	1,346,648	1,322,016										
Retained earnings	4,632,133	4,009,250	4,135,506	3,689,377	3,160,132										
Accumulated other comprehensive income (AOCI)	-57,568	33,314	44,325	-18,408	-58,174										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	5,809,013	5,259,641	5,404,267	5,017,617	4,423,974										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	469,108	471,288	470,696	473,444	502,954										
Accumulated other comprehensive income-related adjustments	-50,009	46,237	51,016	-2,419	-45,822										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	5,389,914	4,742,116	4,882,555	4,546,592	3,966,842										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	5,389,914	4,742,116	4,882,555	4,546,592	3,966,842										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	5,389,914	4,742,116	4,882,555	4,546,592	3,966,842										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	148,000	148,000	148,000	148,000	148,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	431,980	461,702	480,085	369,445	323,888										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	579,980	609,702	628,085	517,445	471,888										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	579,980	609,702	628,085	517,445	471,888										
Exited advanced approach tier 2 capital															
Total capital	5,969,894	5,351,818	5,510,640	5,064,037	4,438,730										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	61,461,879	50,311,036	52,540,964	44,449,802	40,636,402										
Less: Deductions from common equity tier 1 capital	469,108	471,288	470,696	473,444	502,954										
Less: Other deductions	0	1,427,607	366,648	0	0										
Total assets for leverage ratio	60,992,771	48,412,141	51,703,620	43,976,358	40,133,448										
Total risk-weighted assets	42,127,918	36,921,693	38,406,071	35,136,427	32,497,296										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.79	12.59	59	12.84	12.26	67	12.71	12.35	62	12.94	12.11	74	12.21	12.09	64
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.79	13.31	48	12.84	12.97	53	12.71	13.08	52	12.94	12.78	61	12.21	12.85	47
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.17	15.21	34	14.50	15.12	46	14.35	15.23	41	14.41	14.36	63	13.66	14.45	44
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.84	9.07	47	9.80	9.05	74	9.44	9.13	62	10.34	9.76	66	9.88	9.71	57
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		1,089			1,550			1,808			1,201			318	-29.74	-59.87	
Other insurance activities income		1,089			1,550			1,808			1,201			318	-29.74	-59.87	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		269,304			115,457			116,300			113,908			111,574	133.25	153.86	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.08	0.38	53	0.13	0.41	61	0.11	0.41	58	0.07	0.47	48	0.02	0.47	36			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.53	11.72	24	2.15	11.07	17	2.11	11.03	17	2.32	11.51	19	2.61	10.22	22			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	591			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	75	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	2,560,731	2,196,338	2,402,779	1,974,527	2,110,723
Real estate loans.....	55,448	59,621	59,808	61,936	54,733
Commercial and industrial loans	1,895,131	1,481,759	1,675,812	1,409,010	1,325,573
Loans to depository institutions and other banks acceptances	133,700	217,793	206,839	186,080	327,367
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	476,452	437,165	460,320	317,501	403,050
Lease financing receivables.....	0	0	0	0	0
Debt securities	397,531	207,384	306,129	354,172	463,048
Interest-bearing bank balances	568,143	617,209	753,190	953,101	996,238
Total selected foreign assets	3,526,405	3,020,931	3,462,098	3,281,800	3,570,009
Total foreign deposits	2,644,240	2,025,219	2,161,291	2,271,011	2,426,644
Interest-bearing deposits	2,643,212	2,025,211	2,160,692	2,271,007	2,426,642
Non-interest-bearing deposits.....	1,028	8	599	4	2

Analysis Ratios

	BHC	Peer # 1	Pct												
Yield: Foreign loans	1.94	0.63	85	2.37	0.88	80	2.22	0.87	80	3.14	1.25	79	3.11	1.17	78
Cost: Interest-bearing deposits.....	0.72	0.12	92	1.03	0.48	89	0.99	0.42	89	1.38	1.19	60	1.20	0.97	62

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans	0.12	0.86	56		0.43			0.64		0.40	0.29	85	0.12	1.53	19
Foreign governments and institutions		0			0			0			0			0	

Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases.....	16.59	-0.16	72	10.03	-0.58	74	21.69	-2.40	79	-6.45	22.48	38	43.68	7.24	86
Total selected assets.....	16.73	3.36	71	-13.22	2.65	25	5.49	2.04	56	-8.07	12.40	36	28.13	3.24	83
Deposits	30.57	10.74	79	-13.52	-1.43	29	-4.83	3.46	33	-6.41	10.36	23	29.36	5	80

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		41,713	56,915	51,116	82,615	106,861	-26.71	-90.90
1–4 family residential loans		0	0	0	0	0	0	-100.00
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		41,713	56,915	51,116	82,615	106,861	-26.71	-89.84
Retained credit exposure		0	0	0	0	0	0	-100.00
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0.07	0.11	0.10	0.19	0.26		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases		0.07	0.11	0.10	0.19	0.26		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		22.59	22.37	22.74	21.61	19.60		
Home equity lines		4.95	3.67	3.79	4.16	5.33		
Credit card receivables		0.01	0.01	0.01	0.01	0.01		
Auto loans and other consumer loans		0.01	0.02	0.02	0.05	0.06		
Commercial and industrial loans		23.49	27.57	26.82	27.96	29.16		
All other loans and leases		48.95	46.36	46.62	46.21	45.83		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0	0
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....	0	0	0	0	0	0
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0	0
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.44	0.56	0.54	0.63	0.85	
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	-100.00
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	-100.00
Total 30–89 days past due securitized assets.....	0	0	0	0	0	-100.00
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	-100.00
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	1,181	-100.00
Total 90+ days past due securitized assets	0	0	0	0	1,181	-100.00
Total past due securitized assets.....	0	0	0	0	1,181	-100.00
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	1.11
Total 90+ days past due securitized assets	0	0	0	0	1.11
Total past due securitized assets percent of securitized assets	0	0	0	0	1.11
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.18	0.23	0.20	0.31	0.45
Home equity lines	0.21	0.01	0.11	0.33	0.11
Credit card receivables	0.75	5.36	5.23	4.55	7.11
Commercial and industrial loans	0.16	0.51	0.09	0.28	0.37
All other loans and leases	0.01	0.08	0.12	0.28	0.11
Total managed loans past due 30–89 days	0.10	0.23	0.13	0.29	0.25
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0.01
Total managed loans past due 90+ days	0	0	0	0	0
Total Past Due Managed Assets	0.10	0.23	0.13	0.29	0.25
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	-0.01	-0.01	-0.03	-0.02
Home equity lines	0	0	0	0	0
Credit card receivables	1.97	5.13	3.58	1.10	1.98
Commercial and industrial loans	0.20	0.68	0.58	0.64	0.52
All other loans and leases	0.16	-0.06	0.02	-0.04	-0.05
Net Losses on Managed Assets Percent of Total Managed Assets	0.13	0.16	0.16	0.15	0.12

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		150,000	511,001	511,001	190,002	160,002	-70.65	50.00
Dividends		150,000	511,000	511,000	190,000	160,000	-70.65	50.00
Interest		0	1	1	2	2	-100.00	-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		73	88	109	189	175	-17.05	-6.41
Dividends		62	88	109	189	175	-29.55	-20.51
Interest		11	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		150,073	511,089	511,110	190,191	160,177	-70.64	49.95
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	2	2	423	0	-100.00	-100.00
Total operating income		150,073	511,091	511,112	190,614	160,177	-70.64	49.27
Operating Expenses								
Personnel expenses		4,703	4,516	6,210	5,479	5,559	4.14	37.72
Interest expense		0	0	0	0	458		-100.00
Other expenses		2,888	4,642	6,309	16,406	7,933	-37.79	-80.31
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		7,591	9,158	12,519	21,885	13,950	-17.11	-60.20
Income (loss) before taxes		142,482	501,933	498,593	168,729	146,227	-71.61	74.90
Applicable income taxes (credit)		-2,300	-3,596	-4,158	-6,737	-3,404		
Extraordinary items								
Income before undistributed income of subsidiaries		144,782	505,529	502,751	175,466	149,631	-71.36	42.78
Equity in undistributed income of subsidiaries		510,403	-101,816	65,046	498,569	554,070		132.49
Bank subsidiaries		510,661	-98,774	66,783	499,646	554,072		132.45
Nonbank subsidiaries		-258	-3,042	-1,737	-1,077	-2		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		655,185	403,713	567,797	674,035	703,701	62.29	104.14
Memoranda								
Bank net income		660,661	412,226	577,783	689,646	714,072	60.27	106.66
Nonbank net income		-196	-2,954	-1,628	-888	173		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		5,482,004	93.78	4,865,519	91.46	5,048,896	91.73	4,987,666	4,401,860	12.67	58.02
Common and preferred stock		5,482,004	93.78	4,865,519	91.46	5,048,896	91.73	4,987,666	4,401,860	12.67	58.02
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		10,065	0.17	5,697	0.11	7,056	0.13	6,065	3,672	76.67	78.52
Common and preferred stock		9,878	0.17	5,433	0.10	6,738	0.12	5,630	3,662	81.81	75.39
Excess cost over fair value		150	0	150	0	150	0	150	0	0.00	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		37	0	114	0	168	0	285	10	-67.54	516.67
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		344,390	5.89	435,841	8.19	439,065	7.98	166,131	149,411	-20.98	401.65
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		9,013	0.15	12,817	0.24	9,340	0.17	15,293	29,736	-29.68	-78.29
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		5,845,472	100.00	5,319,874	100.00	5,504,357	100.00	5,175,155	4,584,679	9.88	62.61
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	-100.00
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		7,535	0.13	46,310	0.87	87,649	1.59	10,146	13,518	-83.73	-70.11
Balance due to subsidiaries and related institutions		147,736	2.53	147,458	2.77	147,533	2.68	147,392	147,187	0.19	0.87
Total liabilities		155,271	2.66	193,768	3.64	235,182	4.27	157,538	160,705	-19.87	-28.34
Equity Capital		5,690,201	97.34	5,126,106	96.36	5,269,175	95.73	5,017,617	4,423,974	11.00	68.45
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		168	0	167	0	167	0	167	166	0.60	2.44
Common surplus		1,883,871	32.23	1,850,396	34.78	1,858,352	33.76	1,826,345	1,789,811	1.81	9.64
Retained earnings		4,513,321	77.21	3,875,715	72.85	4,000,414	72.68	3,689,377	3,160,132	16.45	114.30
Accumulated other comprehensive income		-57,568	-0.98	33,314	0.63	44,325	0.81	-18,408	-58,174		
Other equity capital components		-649,591	-11.11	-633,486	-11.91	-634,083	-11.52	-479,864	-467,961		
Total liabilities and equity capital		5,845,472	100.00	5,319,874	100.00	5,504,357	100.00	5,175,155	4,584,679	9.88	62.61
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		147,586	2.52	147,306	2.77	147,376	2.68	147,101	146,835	0.19	0.90
Notes payable to subsidiaries that issued TPS		147,586	2.52	147,306	2.77	147,376	2.68	147,101	146,835	0.19	0.90
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	15.94	12.52	78	10.71	6.29	83	11.17	7.29	82	14.16	9.68	91	17.04	10.40	94
Bank net income / Average equity investment in banks	16.82	12.35	82	11.33	6.43	83	11.82	7.45	82	14.64	10.51	85	17.37	11.19	89
Nonbank net income / Average equity investment in nonbanks	-3.46	13.18	2	-64.61	8.01	1	-26.03	9.75	2	-19.78	7.89	5	4.72	7.10	47
Subsidiary HCs net income / Average equity investment in sub HCs	11.04			6.72			7.01			8.55			8.78		
Bank net income / Parent net income	100.84	96.45	45	102.11	87.60	42	101.76	88.16	44	102.32	82.22	49	101.47	82.56	42
Nonbank net income / Parent net income	3.22			4.43			3.59			5.93			0.02	3.78	27
Subsidiary holding companies' net income / Parent net income	66.57			81.94			68.34			74			72.48		
Leverage															
Total liabilities / Equity capital	2.73	16.51	19	3.78	20.37	18	4.46	20.06	18	3.14	20.43	17	3.63	20.88	19
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	2.59	13.41	21	2.87	17.04	18	2.80	16.67	18	2.93	16.36	21	3.32	17.10	23
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	80	0	0.08	80	0	0.08	79	0	0.12	76	0	0.12	39
Long-term debt / Consolidated long-term debt	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	96.52	103.15	12	95.03	103.27	9	95.95	102.81	13	99.52	103.22	26	99.58	103.10	31
Total investment in subs / Equity capital	96.52	108.29	8	95.03	110.46	6	95.95	110.16	8	99.52	111.07	15	99.58	112.48	19
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.23	0.27	14	-0.47	0.69	13	-0.38	0.47	20	-0.04	0.36	28	-0.03	0.35	33
Equity investment in subs – equity cap / Net income-div (X)		0.85			2.31			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	102.47	152.56	33	401	128.63	97	301.67	136.59	93	116.29	177.68	29	117.38	162.34	31
Cash from ops + noncash items + op expense / Op expense + dividend	45.97	155.61	11	430.14	142.45	97	349.01	147.24	94	121.39	190.27	26	119.91	174.91	26
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	37.47	94.59	18	310.82	140.42	91	260.74	134.08	88	114.36	116.34	56	94.25	103.19	37
Pretax operating income + interest expense / Interest expense		1,645.53			1,826.91			2,016.32			1,968.54		32,027.29	2,898.75	94
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	7,143.10	1,896.20	92	17,461.92	1,413.95	95	13,942.12	1,539.23	94	2,814.43	1,632.83	82	2,447.14	1,369.37	82
Dividends + interest from subsidiaries / Interest expense + dividends	105.48	174.48	31	428.02	144.62	94	321.87	150.43	89	122.47	210.80	23	126.68	188.90	31
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.39	3.29	59	4.62	3.69	63	3.77	3.85	57	0.25	2.64	38	-0.10	2.61	24
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	36	0.01	2.95	35	0.01	2.66	35	0.01	5.62	30	0	5.50	26
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	98.27	69.90	77	23.62	84.44	11	31.58	81.10	17	88.51	57.84	79	84.20	57.26	75
Dividends declared / Net income	21.72	27.22	39	29.58	49.77	29	27.97	42.29	32	23.04	33.08	30	17.90	27.33	26
Net income – dividends / Average equity.....	12.48	9.25	76	7.54	3.19	84	8.05	4.14	83	10.90	6.46	90	13.99	7.33	94
Percent of Dividends Paid															
Dividends from bank subsidiaries	105.43	160.45	37	427.94	130.19	93	321.80	132.17	90	122.34	178.13	35	127	157.73	39
Dividends from nonbank subsidiaries	0.04	6.19	45	0.07	3.74	56	0.07	3.41	51	0.12	7.53	41	0.14	7.13	51
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	105.47	213.42	28	428.02	167.02	91	321.87	174.85	86	122.47	260.40	23	127.14	215.26	25
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	22.70	43.30	28	123.96	61.85	83	88.44	60.28	77	27.55	66.55	18	22.41	60.71	16
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	42	0	0.36	40	0	0.54	37	0	0.52	35
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	22.70	48.70	25	123.96	71.13	78	88.44	62.88	73	27.55	69.36	16	22.41	63.43	15
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90			52.29			56.39			82.95		101.16	51.40	83
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			20.25		0	18.56	24
Management and service fees from nonbank subsidiaries		0.66			0.93			0.86			1.92		0	2.96	38
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			1.06		0	0.15	48
Operating income from nonbank subsidiaries		94.31			70.62			79.84			150.41		101.16	99.33	65
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.95	72.55	88	99.98	68	90	99.98	69.76	92	99.68	67.32	85	99.89	65.18	85
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	41	0	0.63	39	0	0.80	35	0	0.92	35
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.95	82.68	83	99.98	80.80	83	99.98	82.20	86	99.68	78.80	76	99.89	74.20	76
Dividends from nonbank subsidiaries	0.04	3.56	49	0.02	2.36	53	0.02	1.95	50	0.10	2.65	48	0.11	2.57	55
Interest income from nonbank subsidiaries.....	0.01	0.20	75	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.05	5.69	38	0.02	5.80	39	0.02	4.70	36	0.10	7.29	33	0.11	7.64	37
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.03			27.05			27.08			28.33			26.53	